Office of the Superintendent of Bankruptcy Canada
An Agency of Industry Canada

Bureau du surintendant des faillites Canada
Un organisme d'Industrie Canada

Insolvency

Statistics in Canada — Third Quarter 2008

Canada

OSB • BSF
Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo009-eng.cfm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo022-eng.cfm

Table 1: Total Bankruptcies

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Newfoundland and Labrador	587	593	529	-1.0	11.0	2,135	2,285	-6.6
Prince Edward Island	116	98	82	18.4	41.5	392	348	12.6
Nova Scotia	1,035	1,093	892	-5.3	16.0	3,915	3,773	3.8
New Brunswick	773	734	614	5.3	25.9	2,736	2,583	5.9
Quebec	7,456	7,529	6,600	-1.0	13.0	29,141	26,893	8.4
Ontario	9,695	9,745	8,436	-0.5	14.9	36,433	33,714	8.1
Manitoba	527	536	521	-1.7	1.2	2,070	2,197	-5.8
Saskatchewan	427	356	384	19.9	11.2	1,548	1,814	-14.7
Alberta	1,604	1,538	1,240	4.3	29.4	5,799	5,229	10.9
British Columbia	1,955	1,783	1,630	9.6	19.9	7,208	7,075	1.9
Northwest Territories	7	7	7	0.0	0.0	25	30	-16.7
Yukon	7	8	6	-12.5	16.7	28	23	21.7
Nunavut	1	3	0	-66.7	--	4	5	-20.0
Canada	**24,190**	**24,023**	**20,941**	**0.7**	**15.5**	**91,434**	**85,969**	**6.4**

Table 2: Total Proposals

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Newfoundland and Labrador	10	16	17	-37.5	-41.2	59	95	-37.9
Prince Edward Island	4	5	7	-20.0	-42.9	27	30	-10.0
Nova Scotia	138	159	125	-13.2	10.4	594	567	4.8
New Brunswick	128	95	101	34.7	26.7	414	316	31.0
Quebec	1,588	1,675	1,244	-5.2	27.7	6,244	5,282	18.2
Ontario	3,557	3,654	2,936	-2.7	21.2	13,577	12,044	12.7
Manitoba	166	139	131	19.4	26.7	551	575	-4.2
Saskatchewan	105	105	135	0.0	-22.2	473	626	-24.4
Alberta	348	329	302	5.8	15.2	1,328	1,293	2.7
British Columbia	438	406	360	7.9	21.7	1,574	1,494	5.4
Northwest Territories	0	1	2	-100.0	-100.0	3	7	-57.1
Yukon	1	1	0	0.0	--	2	3	-33.3
Nunavut	0	0	0	--	--	2	0	--
Canada	**6,483**	**6,585**	**5,360**	**-1.5**	**21.0**	**24,848**	**22,332**	**11.3**

Table 3: Bankruptcies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Newfoundland and Labrador	582	584	520	-0.3	11.9	2,096	2,229	-6.0
Prince Edward Island	111	94	77	18.1	44.2	374	315	18.7
Nova Scotia	995	1,047	858	-5.0	16.0	3,726	3,558	4.7
New Brunswick	720	672	581	7.1	23.9	2,541	2,426	4.7
Quebec	6,963	6,960	6,131	0.0	13.6	26,995	24,904	8.4
Ontario	9,175	9,106	7,825	0.8	17.3	33,967	31,077	9.3
Manitoba	507	507	508	0.0	-0.2	1,968	2,076	-5.2
Saskatchewan	396	319	331	24.1	19.6	1,396	1,567	-10.9
Alberta	1,497	1,418	1,135	5.6	31.9	5,384	4,738	13.6
British Columbia	1,815	1,688	1,525	7.5	19.0	6,747	6,604	2.2
Northwest Territories	7	7	7	0.0	0.0	22	29	-24.1
Yukon	7	7	6	0.0	16.7	23	20	15.0
Nunavut	1	3	0	-66.7	--	4	3	33.3
Canada	**22,776**	**22,412**	**19,504**	**1.6**	**16.8**	**85,243**	**79,546**	**7.2**

Table 4: Bankruptcies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Newfoundland and Labrador	5	9	9	-44.4	-44.4	39	56	-30.4
Prince Edward Island	5	4	5	25.0	0.0	18	33	-45.5
Nova Scotia	40	46	34	-13.0	17.6	189	215	-12.1
New Brunswick	53	62	33	-14.5	60.6	195	157	24.2
Quebec	493	569	469	-13.4	5.1	2,146	1,989	7.9
Ontario	520	639	611	-18.6	-14.9	2,466	2,637	-6.5
Manitoba	20	29	13	-31.0	53.8	102	121	-15.7
Saskatchewan	31	37	53	-16.2	-41.5	152	247	-38.5
Alberta	107	120	105	-10.8	1.9	415	491	-15.5
British Columbia	140	95	105	47.4	33.3	461	471	-2.1
Northwest Territories	0	0	0	--	--	3	1	200.0
Yukon	0	1	0	-100.0	--	5	3	66.7
Nunavut	0	0	0	--	--	0	2	-100.0
Canada	**1,414**	**1,611**	**1,437**	**-12.2**	**-1.6**	**6,191**	**6,423**	**-3.6**

Table 5: Proposals Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Newfoundland and Labrador	10	15	16	-33.3	-37.5	58	93	-37.6
Prince Edward Island	3	5	4	-40.0	-25.0	24	24	0.0
Nova Scotia	133	145	121	-8.3	9.9	568	544	4.4
New Brunswick	116	87	94	33.3	23.4	375	281	33.5
Quebec	1,434	1,540	1,125	-6.9	27.5	5,693	4,786	19.0
Ontario	3,468	3,555	2,835	-2.4	22.3	13,154	11,606	13.3
Manitoba	166	134	130	23.9	27.7	541	562	-3.7
Saskatchewan	95	94	123	1.1	-22.8	415	549	-24.4
Alberta	335	309	278	8.4	20.5	1,242	1,173	5.9
British Columbia	423	388	333	9.0	27.0	1,487	1,380	7.8
Northwest Territories	0	1	0	-100.0	--	3	5	-40.0
Yukon	1	1	0	0.0	--	2	3	-33.3
Nunavut	0	0	0	--	--	2	0	--
Canada	**6,184**	**6,274**	**5,059**	**-1.4**	**22.2**	**23,564**	**21,006**	**12.2**

Table 6: Proposals Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Newfoundland and Labrador	0	1	1	-100.0	-100.0	1	2	-50.0
Prince Edward Island	1	0	3	--	-66.7	3	6	-50.0
Nova Scotia	5	14	4	-64.3	25.0	26	23	13.0
New Brunswick	12	8	7	50.0	71.4	39	35	11.4
Quebec	154	135	119	14.1	29.4	551	496	11.1
Ontario	89	99	101	-10.1	-11.9	423	438	-3.4
Manitoba	0	5	1	-100.0	-100.0	10	13	-23.1
Saskatchewan	10	11	12	-9.1	-16.7	58	77	-24.7
Alberta	13	20	24	-35.0	-45.8	86	120	-28.3
British Columbia	15	18	27	-16.7	-44.4	87	114	-23.7
Northwest Territories	0	0	2	--	-100.0	0	2	-100.0
Yukon	0	0	0	--	--	0	0	--
Nunavut	0	0	0	--	--	0	0	--
Canada	**299**	**311**	**301**	**-3.9**	**-0.7**	**1,284**	**1,326**	**-3.2**

Table 7: Bankruptcies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Agriculture, Forestry, Fishing and Hunting	66	77	74	-14.3	-10.8	285	322	-11.5
Mining and Oil and Gas Extraction	9	9	8	0.0	12.5	33	23	43.5
Utilities	2	1	1	100.0	100.0	4	8	-50.0
Construction	239	296	242	-19.3	-1.2	1,062	1,131	-6.1
Manufacturing	145	150	143	-3.3	1.4	597	589	1.4
Wholesale Trade	73	82	74	-11.0	-1.4	292	344	-15.1
Ratail Trade	186	209	201	-11.0	-7.5	872	901	-3.2
Transportation and Warehousing	159	185	118	-14.1	34.7	666	577	15.4
Information and Cultural Industries	14	28	25	-50.0	-44.0	102	126	-19.0
Finance and Insurance	20	23	21	-13.0	-4.8	104	73	42.5
Real Estate and Rental and Leasing	45	33	27	36.4	66.7	137	154	-11.0
Professional, Scientific and Technical Services	87	95	99	-8.4	-12.1	350	403	-13.2
Management of Companies and Enterprises	4	5	9	-20.0	-55.6	23	38	-39.5
Administrative and Support, Waste Management and Remediation Services	56	68	57	-17.6	-1.8	249	299	-16.7
Educational Services	9	13	10	-30.8	-10.0	37	45	-17.8
Health Care and Social Assistance	24	17	18	41.2	33.3	80	72	11.1
Arts, Entertainment and Recreation	21	42	31	-50.0	-32.3	133	130	2.3
Accommodation and Food Services	167	171	177	-2.3	-5.6	747	731	2.2
Other Services (except Public Administration)	85	102	101	-16.7	-15.8	407	446	-8.7
Public Administration	3	5	1	-40.0	200.0	11	11	0.0
Total	**1,414**	**1,611**	**1,437**	**-12.2**	**-1.6**	**6,191**	**6,423**	**-3.6**

Table 8: Proposals by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Agriculture, Forestry, Fishing and Hunting	10	13	15	-23.1	-33.3	67	62	8.1
Mining and Oil and Gas Extraction	4	8	3	-50.0	33.3	20	12	66.7
Utilities	1	0	1	--	0.0	1	1	0.0
Construction	33	45	41	-26.7	-19.5	174	205	-15.1
Manufacturing	47	45	54	4.4	-13.0	172	170	1.2
Wholesale Trade	20	28	22	-28.6	-9.1	78	77	1.3
Ratail Trade	37	32	42	15.6	-11.9	164	174	-5.7
Transportation and Warehousing	26	31	19	-16.1	36.8	118	126	-6.3
Information and Cultural Industries	12	6	6	100.0	100.0	31	26	19.2
Finance and Insurance	4	3	3	33.3	33.3	16	13	23.1
Real Estate and Rental and Leasing	8	8	4	0.0	100.0	34	24	41.7
Professional, Scientific and Technical Services	20	26	18	-23.1	11.1	93	99	-6.1
Management of Companies and Enterprises	4	3	2	33.3	100.0	11	18	-38.9
Administrative and Support, Waste Management and Remediation Services	14	10	14	40.0	0.0	52	57	-8.8
Educational Services	0	3	3	-100.0	-100.0	7	12	-41.7
Health Care and Social Assistance	4	2	6	100.0	-33.3	19	26	-26.9
Arts, Entertainment and Recreation	6	7	8	-14.3	-25.0	26	27	-3.7
Accommodation and Food Services	26	33	28	-21.2	-7.1	130	126	3.2
Other Services (except Public Administration)	23	8	12	187.5	91.7	71	71	0.0
Public Administration	0	0	0	--	--	0	0	--
Total	**299**	**311**	**301**	**-3.9**	**-0.7**	**1,284**	**1,326**	**-3.2**

Table 9: Bankruptcies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Newfoundland and Labrador	**582**	**584**	**520**	**-0.3**	**11.9**	**2,096**	**2,229**	**-6.0**
Avalon Peninsula	316	258	248	22.5	27.4	1,026	1,018	0.8
South Coast - Burin Peninsula	40	63	62	-36.5	-35.5	197	275	-28.4
West Coast - Northern Peninsula - Labrador	104	101	108	3.0	-3.7	393	463	-15.1
Notre Dame - Central Bonavista Bay	121	162	102	-25.3	18.6	480	473	1.5
Prince Edward Island	**104**	**94**	**77**	**10.6**	**35.1**	**367**	**314**	**16.9**
Nova Scotia	**995**	**1,047**	**858**	**-5.0**	**16.0**	**3,726**	**3,558**	**4.7**
Cape Breton	188	201	157	-6.5	19.7	718	719	-0.1
North Shore	159	175	162	-9.1	-1.9	619	622	-0.5
Annapolis Valley	175	138	123	26.8	42.3	520	467	11.3
Southern	114	144	121	-20.8	-5.8	505	513	-1.6
Halifax	358	389	295	-8.0	21.4	1,364	1,236	10.4
New Brunswick	**720**	**672**	**581**	**7.1**	**23.9**	**2,541**	**2,426**	**4.7**
Campbellton - Miramichi	91	150	127	-39.3	-28.3	495	519	-4.6
Moncton - Richibucto	203	194	135	4.6	50.4	710	581	22.2
Saint John - St. Stephen	187	141	141	32.6	32.6	601	604	-0.5
Fredericton - Oromocto	153	105	123	45.7	24.4	444	480	-7.5
Edmundston - Woodstock	87	82	54	6.1	61.1	291	241	20.7
Quebec	**6,963**	**6,960**	**6,131**	**0.0**	**13.6**	**26,995**	**24,904**	**8.4**
Gaspésie - Îles-de-la-Madeleine	63	71	70	-11.3	-10.0	247	259	-4.6
Bas-Saint-Laurent	136	118	111	15.3	22.5	520	490	6.1
Capitale-Nationale	490	527	489	-7.0	0.2	1,956	2,034	-3.8
Chaudière - Appalaches	264	286	252	-7.7	4.8	1,062	1,056	0.6
Estrie	339	240	254	41.3	33.5	1,088	933	16.6
Centre-du-Québec	208	174	152	19.5	36.8	722	658	9.7
Montérégie	1,149	1,232	991	-6.7	15.9	4,624	4,034	14.6
Montréal	1,756	1,754	1,614	0.1	8.8	6,987	6,556	6.6
Laval	351	386	312	-9.1	12.5	1,318	1,249	5.5
Lanaudière	515	450	367	14.4	40.3	1,717	1,353	26.9
Laurentides	560	580	465	-3.4	20.4	2,227	1,969	13.1
Outaouais	442	466	407	-5.2	8.6	1,828	1,655	10.5
Abitibi - Témiscamingue	180	152	152	18.4	18.4	609	615	-1.0
Mauricie	199	237	224	-16.0	-11.2	882	816	8.1
Saguenay - Lac-Saint-Jean	242	200	205	21.0	18.0	912	898	1.6
Côte-Nord	63	77	59	-18.2	6.8	253	282	-10.3
Nord-du-Québec	5	11	8	-54.5	-37.5	44	47	-6.4
Ontario	**9,175**	**9,106**	**7,825**	**0.8**	**17.3**	**33,967**	**31,077**	**9.3**
Ottawa	954	886	765	7.7	24.7	3,369	3,098	8.7
Kingston - Pembroke	386	382	335	1.0	15.2	1,431	1,355	5.6
Muskoka - Kawarthas	257	275	229	-6.5	12.2	961	908	5.8
Toronto	3,347	3,369	2,896	-0.7	15.6	12,369	11,165	10.8
Kitchener - Waterloo - Barrie	915	898	662	1.9	38.2	3,263	2,756	18.4
Hamilton - Niagara Peninsula	1,067	1,046	941	2.0	13.4	4,017	3,753	7.0
London	680	623	554	9.1	22.7	2,351	2,022	16.3
Windsor - Sarnia	736	725	655	1.5	12.4	2,791	2,600	7.3
Stratford - Bruce Peninsula	181	166	120	9.0	50.8	640	549	16.6
Northeast	501	576	518	-13.0	-3.3	2,168	2,252	-3.7
Northwest	150	158	151	-5.1	-0.7	609	617	-1.3

Table 9: Bankruptcies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Manitoba	**507**	**507**	**508**	**0.0**	**-0.2**	**1,968**	**2,076**	**-5.2**
Southeast	31	40	15	-22.5	106.7	131	86	52.3
South Central	15	23	13	-34.8	15.4	85	70	21.4
Southwest	53	56	51	-5.4	3.9	208	217	-4.1
North Central	21	18	22	16.7	-4.5	70	66	6.1
Winnipeg	335	325	354	3.1	-5.4	1,264	1,402	-9.8
Interlake	28	20	27	40.0	3.7	99	113	-12.4
Parklands	13	12	16	8.3	-18.8	53	70	-24.3
North	11	12	10	-8.3	10.0	58	51	13.7
Saskatchewan	**396**	**319**	**331**	**24.1**	**19.6**	**1,396**	**1,567**	**-10.9**
Regina - Moose Mountain	128	83	100	54.2	28.0	420	446	-5.8
Swift Current - Moose Jaw	32	36	35	-11.1	-8.6	145	175	-17.1
Saskatoon - Biggar	107	93	86	15.1	24.4	364	450	-19.1
Yorkton - Melville	53	31	31	71.0	71.0	153	138	10.9
Prince Albert	69	71	72	-2.8	-4.2	289	322	-10.2
Northern	7	4	7	75.0	0.0	26	35	-25.7
Alberta	**1,497**	**1,418**	**1,135**	**5.6**	**31.9**	**5,384**	**4,738**	**13.6**
Lethbridge - Medicine Hat	180	174	135	3.4	33.3	598	538	11.2
Camrose - Drumheller	67	73	43	-8.2	55.8	248	213	16.4
Calgary	450	433	346	3.9	30.1	1,666	1,482	12.4
Banff - Jasper - Rocky Mountain House	37	35	28	5.7	32.1	129	109	18.3
Red Deer	80	99	82	-19.2	-2.4	325	313	3.8
Edmonton	525	484	385	8.5	36.4	1,879	1,609	16.8
Athabasca - Grande Prairie - Peace River	127	96	85	32.3	49.4	418	348	20.1
Wood Buffalo - Cold Lake	31	24	30	29.2	3.3	122	126	-3.2
British Columbia	**1,815**	**1,688**	**1,525**	**7.5**	**19.0**	**6,747**	**6,604**	**2.2**
Vancouver Island and Coast	386	361	318	6.9	21.4	1,433	1,344	6.6
Lower Mainland - Southwest	980	906	859	8.2	14.1	3,637	3,689	-1.4
Thompson - Okanagan	238	255	212	-6.7	12.3	932	884	5.4
Kootenay	41	38	30	7.9	36.7	172	193	-10.9
Cariboo	114	79	71	44.3	60.6	363	293	23.9
North Coast	27	15	10	80.0	170.0	78	75	4.0
Nechako	13	16	8	-18.8	62.5	63	46	37.0
Northeast	16	17	16	-5.9	0.0	69	80	-13.8
Northwest Territories	**7**	**7**	**7**	**0.0**	**0.0**	**22**	**29**	**-24.1**
Yukon Territory	**7**	**7**	**6**	**0.0**	**16.7**	**23**	**20**	**15.0**
Nunavut	**1**	**3**	**0**	**-66.7**	**–**	**4**	**3**	**33.3**

Table 10: Bankruptcies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Newfoundland and Labrador	**5**	**9**	**9**	**-44.4**	**-44.4**	**39**	**56**	**-30.4**
Avalon Peninsula	0	4	2	-100.0	-100.0	13	26	-50.0
South Coast - Burin Peninsula	0	0	0	--	--	3	4	-25.0
West Coast - Northern Peninsula - Labrador	3	0	1	--	200.0	7	7	0.0
Notre Dame - Central Bonavista Bay	3	5	6	-40.0	-50.0	17	19	-10.5
Prince Edward Island	**4**	**4**	**5**	**0.0**	**-20.0**	**17**	**33**	**-48.5**
Nova Scotia	**40**	**46**	**34**	**-13.0**	**17.6**	**189**	**215**	**-12.1**
Cape Breton	3	4	4	-25.0	-25.0	20	30	-33.3
North Shore	11	11	7	0.0	57.1	42	32	31.3
Annapolis Valley	3	5	4	-40.0	-25.0	18	26	-30.8
Southern	1	7	3	-85.7	-66.7	24	25	-4.0
Halifax	22	19	15	15.8	46.7	85	102	-16.7
New Brunswick	**53**	**62**	**33**	**-14.5**	**60.6**	**195**	**157**	**24.2**
Campbellton - Miramichi	14	7	11	100.0	27.3	32	31	3.2
Moncton - Richibucto	13	17	10	-23.5	30.0	59	49	20.4
Saint John - St. Stephen	5	7	3	-28.6	66.7	21	15	40.0
Fredericton - Oromocto	5	11	7	-54.5	-28.6	37	31	19.4
Edmundston - Woodstock	16	19	2	-15.8	700.0	46	31	48.4
Quebec	**493**	**569**	**469**	**-13.4**	**5.1**	**2,146**	**1,989**	**7.9**
Gaspésie - Îles-de-la-Madeleine	5	4	11	25.0	-54.5	15	27	-44.4
Bas-Saint-Laurent	19	13	13	46.2	46.2	57	62	-8.1
Capitale-Nationale	36	35	46	2.9	-21.7	166	172	-3.5
Chaudière - Appalaches	26	32	18	-18.8	44.4	113	115	-1.7
Estrie	13	17	21	-23.5	-38.1	62	69	-10.1
Centre-du-Québec	10	12	11	-16.7	-9.1	59	57	3.5
Montérégie	61	90	70	-32.2	-12.9	282	271	4.1
Montréal	153	175	139	-12.6	10.1	661	570	16.0
Laval	33	42	27	-21.4	22.2	137	122	12.3
Lanaudière	21	25	15	-16.0	40.0	89	69	29.0
Laurentides	33	38	28	-13.2	17.9	156	109	43.1
Outaouais	22	32	15	-31.3	46.7	108	92	17.4
Abitibi - Témiscamingue	11	7	7	57.1	57.1	43	46	-6.5
Mauricie	20	13	20	53.8	0.0	71	87	-18.4
Saguenay - Lac-Saint-Jean	21	25	24	-16.0	-12.5	86	103	-16.5
Côte-Nord	5	6	2	-16.7	150.0	33	11	200.0
Nord-du-Québec	2	1	1	100.0	100.0	8	6	33.3
Ontario	**520**	**639**	**611**	**-18.6**	**-14.9**	**2,466**	**2,637**	**-6.5**
Ottawa	35	49	60	-28.6	-41.7	213	274	-22.3
Kingston - Pembroke	27	18	16	50.0	68.8	84	78	7.7
Muskoka - Kawarthas	7	18	13	-61.1	-46.2	59	63	-6.3
Toronto	267	319	261	-16.3	2.3	1,224	1,118	9.5
Kitchener - Waterloo - Barrie	49	47	56	4.3	-12.5	203	248	-18.1
Hamilton - Niagara Peninsula	52	79	81	-34.2	-35.8	285	291	-2.1
London	21	20	32	5.0	-34.4	90	144	-37.5
Windsor - Sarnia	16	33	41	-51.5	-61.0	99	154	-35.7
Stratford - Bruce Peninsula	6	10	9	-40.0	-33.3	40	58	-31.0
Northeast	28	31	29	-9.7	-3.4	126	142	-11.3
Northwest	11	14	14	-21.4	-21.4	44	67	-34.3

Table 10: Bankruptcies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Manitoba	**20**	**29**	**13**	**-31.0**	**53.8**	**102**	**121**	**-15.7**
Southeast	1	0	3	--	-66.7	6	7	-14.3
South Central	2	0	0	--	--	2	13	-84.6
Southwest	9	12	2	-25.0	350.0	30	15	100.0
North Central	0	3	0	-100.0	--	8	10	-20.0
Winnipeg	8	10	3	-20.0	166.7	41	52	-21.2
Interlake	0	4	4	-100.0	-100.0	10	12	-16.7
Parklands	0	0	0	--	--	4	9	-55.6
North	0	0	1	--	-100.0	0	3	-100.0
Saskatchewan	**31**	**37**	**53**	**-16.2**	**-41.5**	**152**	**247**	**-38.5**
Regina - Moose Mountain	9	9	19	0.0	-52.6	45	72	-37.5
Swift Current - Moose Jaw	5	6	3	-16.7	66.7	25	20	25.0
Saskatoon - Biggar	4	12	8	-66.7	-50.0	38	73	-47.9
Yorkton - Melville	5	4	7	25.0	-28.6	14	31	-54.8
Prince Albert	3	4	16	-25.0	-81.3	23	49	-53.1
Northern	5	1	0	400.0	--	6	2	200.0
Alberta	**107**	**120**	**105**	**-10.8**	**1.9**	**415**	**491**	**-15.5**
Lethbridge - Medicine Hat	6	18	18	-66.7	-66.7	50	49	2.0
Camrose - Drumheller	3	4	5	-25.0	-40.0	14	42	-66.7
Calgary	47	41	47	14.6	0.0	178	207	-14.0
Banff - Jasper - Rocky Mountain House	3	1	2	200.0	50.0	5	12	-58.3
Red Deer	8	5	7	60.0	14.3	31	33	-6.1
Edmonton	23	30	20	-23.3	15.0	87	103	-15.5
Athabasca - Grande Prairie - Peace River	13	13	5	0.0	160.0	36	28	28.6
Wood Buffalo - Cold Lake	3	7	1	-57.1	200.0	13	18	-27.8
British Columbia	**140**	**95**	**105**	**47.4**	**33.3**	**461**	**471**	**-2.1**
Vancouver Island and Coast	24	19	16	26.3	50.0	79	68	16.2
Lower Mainland - Southwest	57	37	51	54.1	11.8	212	224	-5.4
Thompson - Okanagan	32	20	23	60.0	39.1	87	112	-22.3
Kootenay	6	1	2	500.0	200.0	14	16	-12.5
Cariboo	19	10	9	90.0	111.1	51	34	50.0
North Coast	0	3	0	-100.0	--	6	3	100.0
Nechako	2	1	0	100.0	--	5	1	400.0
Northeast	0	3	4	-100.0	-100.0	6	12	-50.0
Northwest Territories	**0**	**0**	**0**	**--**	**--**	**3**	**1**	**200.0**
Yukon Territory	**0**	**1**	**0**	**-100.0**	**--**	**5**	**3**	**66.7**
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**2**	**-100.0**

Table 11: Proposals Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Newfoundland and Labrador	**10**	**15**	**16**	**-33.3**	**-37.5**	**58**	**93**	**-37.6**
Avalon Peninsula	4	11	14	-63.6	-71.4	37	83	-55.4
South Coast - Burin Peninsula	2	0	0	--	--	3	0	--
West Coast - Northern Peninsula - Labrador	3	0	0	--	--	9	5	80.0
Notre Dame - Central Bonavista Bay	2	4	2	-50.0	0.0	10	5	100.0
Prince Edward Island	**3**	**5**	**4**	**-40.0**	**-25.0**	**24**	**24**	**0.0**
Nova Scotia	**133**	**145**	**121**	**-8.3**	**9.9**	**568**	**544**	**4.4**
Cape Breton	31	43	15	-27.9	106.7	159	125	27.2
North Shore	34	20	24	70.0	41.7	120	95	26.3
Annapolis Valley	14	11	16	27.3	-12.5	51	43	18.6
Southern	21	12	15	75.0	40.0	59	60	-1.7
Halifax	32	59	50	-45.8	-36.0	179	221	-19.0
New Brunswick	**116**	**87**	**94**	**33.3**	**23.4**	**375**	**281**	**33.5**
Campbellton - Miramichi	14	13	9	7.7	55.6	54	38	42.1
Moncton - Richibucto	31	28	18	10.7	72.2	115	79	45.6
Saint John - St. Stephen	36	23	25	56.5	44.0	105	59	78.0
Fredericton - Oromocto	29	21	37	38.1	-21.6	85	83	2.4
Edmundston - Woodstock	6	2	5	200.0	20.0	17	22	-22.7
Quebec	**1,434**	**1,540**	**1,125**	**-6.9**	**27.5**	**5,693**	**4,786**	**19.0**
Gaspésie - Îles-de-la-Madeleine	20	18	14	11.1	42.9	61	67	-9.0
Bas-Saint-Laurent	34	26	24	30.8	41.7	126	80	57.5
Capitale-Nationale	71	67	55	6.0	29.1	266	264	0.8
Chaudière - Appalaches	43	38	23	13.2	87.0	151	84	79.8
Estrie	32	37	22	-13.5	45.5	113	64	76.6
Centre-du-Québec	30	34	22	-11.8	36.4	123	89	38.2
Montérégie	248	290	187	-14.5	32.6	1,026	823	24.7
Montréal	394	446	291	-11.7	35.4	1,593	1,387	14.9
Laval	99	108	60	-8.3	65.0	366	266	37.6
Lanaudière	153	137	120	11.7	27.5	537	366	46.7
Laurentides	136	142	128	-4.2	6.3	543	530	2.5
Outaouais	94	107	115	-12.1	-18.3	428	448	-4.5
Abitibi - Témiscamingue	12	18	9	-33.3	33.3	48	38	26.3
Mauricie	28	28	24	0.0	16.7	146	129	13.2
Saguenay - Lac-Saint-Jean	27	34	18	-20.6	50.0	127	120	5.8
Côte-Nord	12	5	7	140.0	71.4	34	24	41.7
Nord-du-Québec	0	2	5	-100.0	-100.0	4	7	-42.9
Ontario	**3,468**	**3,555**	**2,835**	**-2.4**	**22.3**	**13,154**	**11,606**	**13.3**
Ottawa	284	312	243	-9.0	16.9	1,120	1,064	5.3
Kingston - Pembroke	116	111	79	4.5	46.8	422	351	20.2
Muskoka - Kawarthas	54	58	61	-6.9	-11.5	217	198	9.6
Toronto	1,774	1,860	1,505	-4.6	17.9	6,815	6,073	12.2
Kitchener - Waterloo - Barrie	355	365	259	-2.7	37.1	1,319	1,115	18.3
Hamilton - Niagara Peninsula	385	308	297	25.0	29.6	1,352	1,154	17.2
London	172	170	131	1.2	31.3	606	533	13.7
Windsor - Sarnia	178	198	151	-10.1	17.9	709	582	21.8
Stratford - Bruce Peninsula	27	34	29	-20.6	-6.9	127	137	-7.3
Northeast	93	116	66	-19.8	40.9	375	316	18.7
Northwest	28	23	14	21.7	100.0	93	83	12.0

Table 11: Proposals Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Manitoba	**166**	**134**	**130**	**23.9**	**27.7**	**541**	**562**	**-3.7**
Southeast	9	8	5	12.5	80.0	26	17	52.9
South Central	4	5	2	-20.0	100.0	10	17	-41.2
Southwest	16	19	18	-15.8	-11.1	69	60	15.0
North Central	6	4	5	50.0	20.0	14	12	16.7
Winnipeg	105	81	81	29.6	29.6	354	396	-10.6
Interlake	10	4	9	150.0	11.1	29	24	20.8
Parklands	4	9	6	-55.6	-33.3	15	18	-16.7
North	12	4	3	200.0	300.0	23	19	21.1
Saskatchewan	**95**	**94**	**123**	**1.1**	**-22.8**	**415**	**549**	**-24.4**
Regina - Moose Mountain	34	28	47	21.4	-27.7	141	197	-28.4
Swift Current - Moose Jaw	14	4	11	250.0	27.3	42	32	31.3
Saskatoon - Biggar	23	24	43	-4.2	-46.5	113	188	-39.9
Yorkton - Melville	3	11	6	-72.7	-50.0	37	30	23.3
Prince Albert	19	26	15	-26.9	26.7	77	85	-9.4
Northern	2	1	0	100.0	–	4	16	-75.0
Alberta	**335**	**309**	**278**	**8.4**	**20.5**	**1,242**	**1,173**	**5.9**
Lethbridge - Medicine Hat	26	31	19	-16.1	36.8	116	65	78.5
Camrose - Drumheller	12	7	8	71.4	50.0	42	37	13.5
Calgary	86	66	70	30.3	22.9	310	313	-1.0
Banff - Jasper - Rocky Mountain House	4	7	7	-42.9	-42.9	25	21	19.0
Red Deer	16	29	13	-44.8	23.1	75	75	0.0
Edmonton	158	142	121	11.3	30.6	549	517	6.2
Athabasca - Grande Prairie - Peace River	22	19	27	15.8	-18.5	84	101	-16.8
Wood Buffalo - Cold Lake	11	7	13	57.1	-15.4	40	44	-9.1
British Columbia	**423**	**388**	**333**	**9.0**	**27.0**	**1,487**	**1,380**	**7.8**
Vancouver Island and Coast	83	100	82	-17.0	1.2	348	371	-6.2
Lower Mainland - Southwest	267	230	193	16.1	38.3	871	771	13.0
Thompson - Okanagan	32	28	19	14.3	68.4	132	99	33.3
Kootenay	9	7	10	28.6	-10.0	28	35	-20.0
Cariboo	16	20	14	-20.0	14.3	71	54	31.5
North Coast	8	1	4	700.0	100.0	16	18	-11.1
Nechako	0	1	2	-100.0	-100.0	6	6	0.0
Northeast	7	1	9	600.0	-22.2	16	26	-38.5
Northwest Territories	**0**	**1**	**0**	**-100.0**	–	**3**	**5**	**-40.0**
Yukon Territory	**1**	**1**	**0**	**0.0**	–	**2**	**3**	**-33.3**
Nunavut	**0**	**0**	**0**	–	–	**2**	**0**	–

Table 12: Proposals Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Newfoundland and Labrador	**0**	**1**	**1**	**-100.0**	**-100.0**	**1**	**2**	**-50.0**
Avalon Peninsula	0	1	1	-100.0	-100.0	1	1	0.0
South Coast - Burin Peninsula	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	0	0	0	--	--	0	0	--
Prince Edward Island	**2**	**0**	**3**	**--**	**-33.3**	**4**	**6**	**-33.3**
Nova Scotia	**5**	**14**	**4**	**-64.3**	**25.0**	**26**	**23**	**13.0**
Cape Breton	0	1	0	-100.0	--	3	0	--
North Shore	0	4	1	-100.0	-100.0	5	4	25.0
Annapolis Valley	0	0	1	--	-100.0	1	3	-66.7
Southern	0	0	1	--	-100.0	0	7	-100.0
Halifax	5	9	1	-44.4	400.0	17	9	88.9
New Brunswick	**12**	**8**	**7**	**50.0**	**71.4**	**39**	**35**	**11.4**
Campbellton - Miramichi	3	0	1	--	200.0	3	3	0.0
Moncton - Richibucto	1	2	1	-50.0	0.0	7	6	16.7
Saint John - St. Stephen	4	3	2	33.3	100.0	12	4	200.0
Fredericton - Oromocto	2	1	2	100.0	0.0	8	14	-42.9
Edmundston - Woodstock	2	1	1	100.0	100.0	8	8	0.0
Quebec	**154**	**135**	**119**	**14.1**	**29.4**	**551**	**496**	**11.1**
Gaspésie - Îles-de-la-Madeleine	0	1	0	-100.0	--	7	6	16.7
Bas-Saint-Laurent	4	3	3	33.3	33.3	14	11	27.3
Capitale-Nationale	15	17	13	-11.8	15.4	54	68	-20.6
Chaudière - Appalaches	9	6	10	50.0	-10.0	30	38	-21.1
Estrie	2	5	2	-60.0	0.0	13	10	30.0
Centre-du-Québec	7	5	1	40.0	600.0	17	8	112.5
Montérégie	12	23	24	-47.8	-50.0	72	82	-12.2
Montréal	58	26	30	123.1	93.3	160	105	52.4
Laval	4	8	3	-50.0	33.3	23	21	9.5
Lanaudière	7	4	4	75.0	75.0	29	17	70.6
Laurentides	9	13	8	-30.8	12.5	44	37	18.9
Outaouais	11	6	11	83.3	0.0	33	35	-5.7
Abitibi - Témiscamingue	0	1	2	-100.0	-100.0	2	5	-60.0
Mauricie	13	11	0	18.2	--	35	24	45.8
Saguenay - Lac-Saint-Jean	4	2	7	100.0	-42.9	11	27	-59.3
Côte-Nord	0	2	0	-100.0	--	6	1	500.0
Nord-du-Québec	0	0	0	--	--	0	0	--
Ontario	**89**	**99**	**101**	**-10.1**	**-11.9**	**423**	**438**	**-3.4**
Ottawa	9	12	10	-25.0	-10.0	48	41	17.1
Kingston - Pembroke	0	1	2	-100.0	-100.0	11	19	-42.1
Muskoka - Kawarthas	1	1	2	0.0	-50.0	4	5	-20.0
Toronto	46	51	43	-9.8	7.0	224	225	-0.4
Kitchener - Waterloo - Barrie	11	12	16	-8.3	-31.3	38	47	-19.1
Hamilton - Niagara Peninsula	3	9	11	-66.7	-72.7	39	40	-2.5
London	0	4	6	-100.0	-100.0	14	27	-48.1
Windsor - Sarnia	13	5	4	160.0	225.0	26	8	225.0
Stratford - Bruce Peninsula	0	0	2	--	-100.0	3	9	-66.7
Northeast	6	3	3	100.0	100.0	12	10	20.0
Northwest	0	0	1	--	-100.0	3	7	-57.1

Table 12: Proposals Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
Manitoba	**0**	**5**	**1**	**-100.0**	**-100.0**	**10**	**13**	**-23.1**
Southeast	0	0	0	--	--	0	1	-100.0
South Central	0	0	0	--	--	0	1	-100.0
Southwest	0	2	0	-100.0	--	2	2	0.0
North Central	0	0	0	--	--	0	0	--
Winnipeg	0	3	1	-100.0	-100.0	3	9	-66.7
Interlake	0	0	0	--	--	3	0	--
Parklands	0	0	0	--	--	2	0	--
North	0	0	1	--	-100.0	0	1	-100.0
Saskatchewan	**10**	**11**	**12**	**-9.1**	**-16.7**	**58**	**77**	**-24.7**
Regina - Moose Mountain	3	5	4	-40.0	-25.0	15	24	-37.5
Swift Current - Moose Jaw	3	1	2	200.0	50.0	9	8	12.5
Saskatoon - Biggar	4	3	5	33.3	-20.0	21	22	-4.5
Yorkton - Melville	0	2	0	-100.0	--	5	4	25.0
Prince Albert	0	0	1	--	-100.0	8	18	-55.6
Northern	0	0	0	--	--	0	1	-100.0
Alberta	**13**	**20**	**24**	**-35.0**	**-45.8**	**86**	**120**	**-28.3**
Lethbridge - Medicine Hat	0	2	0	-100.0	--	3	2	50.0
Camrose - Drumheller	0	1	5	-100.0	-100.0	1	10	-90.0
Calgary	8	7	6	14.3	33.3	38	47	-19.1
Banff - Jasper - Rocky Mountain House	1	0	0	--	--	2	0	--
Red Deer	1	2	0	-50.0	--	6	4	50.0
Edmonton	4	7	11	-42.9	-63.6	27	47	-42.6
Athabasca - Grande Prairie - Peace River	0	0	0	--	--	6	9	-33.3
Wood Buffalo - Cold Lake	0	1	1	-100.0	-100.0	3	1	200.0
British Columbia	**15**	**18**	**27**	**-16.7**	**-44.4**	**87**	**114**	**-23.7**
Vancouver Island and Coast	8	2	4	300.0	100.0	22	23	-4.3
Lower Mainland - Southwest	2	11	16	-81.8	-87.5	32	65	-50.8
Thompson - Okanagan	1	4	2	-75.0	-50.0	16	10	60.0
Kootenay	3	1	2	200.0	50.0	9	2	350.0
Cariboo	0	0	1	--	-100.0	3	7	-57.1
North Coast	2	0	0	--	--	3	2	50.0
Nechako	0	0	0	--	--	0	0	--
Northeast	0	0	1	--	-100.0	2	4	-50.0
Northwest Territories	**0**	**0**	**2**	**--**	**-100.0**	**0**	**2**	**-100.0**
Yukon Territory	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**

Table 13: Bankruptcies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
St. John's	N.L.	233	188	185	23.9	25.9	753	751	0.3
Halifax	N.S.	341	375	293	-9.1	16.4	1,326	1,234	7.5
Saint John	N.B.	115	103	112	11.7	2.7	418	458	-8.7
Saguenay	Que.	135	108	122	25.0	10.7	525	531	-1.1
Québec	Que.	488	558	527	-12.5	-7.4	2,057	2,150	-4.3
Sherbrooke	Que.	209	156	178	34.0	17.4	721	631	14.3
Trois-Rivières	Que.	127	127	126	0.0	0.8	542	459	18.1
Montréal	Que.	3,410	3,454	2,986	-1.3	14.2	13,308	12,128	9.7
Ottawa - Gatineau	Ont./Que.	933	959	827	-2.7	12.8	3,612	3,352	7.8
Kingston	Ont.	133	124	125	7.3	6.4	487	475	2.5
Oshawa	Ont.	246	256	194	-3.9	26.8	957	817	17.1
Toronto	Ont.	3,099	3,116	2,723	-0.5	13.8	11,508	10,493	9.7
Hamilton	Ont.	547	517	474	5.8	15.4	1,960	1,838	6.6
St. Catharines - Niagara	Ont.	342	344	299	-0.6	14.4	1,329	1,187	12.0
Kitchener	Ont.	324	365	284	-11.2	14.1	1,285	1,171	9.7
London	Ont.	511	458	409	11.6	24.9	1,735	1,537	12.9
Windsor	Ont.	411	411	340	0.0	20.9	1,552	1,396	11.2
Greater Sudbury	Ont.	140	138	138	1.4	1.4	532	632	-15.8
Thunder Bay	Ont.	88	90	82	-2.2	7.3	344	342	0.6
Winnipeg	Man.	326	332	349	-1.8	-6.6	1,256	1,413	-11.1
Regina	Sask.	87	59	74	47.5	17.6	312	336	-7.1
Saskatoon	Sask.	95	75	72	26.7	31.9	308	386	-20.2
Calgary	Alta.	447	410	334	9.0	33.8	1,603	1,400	14.5
Edmonton	Alta.	502	456	371	10.1	35.3	1,789	1,536	16.5
Abbotsford	B.C.	68	69	60	-1.4	13.3	257	266	-3.4
Vancouver	B.C.	847	754	735	12.3	15.2	3,078	3,136	-1.8
Victoria	B.C.	193	177	161	9.0	19.9	699	630	11.0

Table 14: Bankruptcies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
St. John's	N.L.	0	4	1	-100.0	-100.0	13	22	-40.9
Halifax	N.S.	22	19	15	15.8	46.7	86	101	-14.9
Saint John	N.B.	2	4	3	-50.0	-33.3	10	9	11.1
Saguenay	Que.	11	8	13	37.5	-15.4	37	42	-11.9
Québec	Que.	47	49	46	-4.1	2.2	193	188	2.7
Sherbrooke	Que.	12	10	19	20.0	-36.8	46	47	-2.1
Trois-Rivières	Que.	15	3	8	400.0	87.5	37	39	-5.1
Montréal	Que.	240	315	229	-23.8	4.8	1,109	938	18.2
Ottawa - Gatineau	Ont./Que.	46	59	51	-22.0	-9.8	223	252	-11.5
Kingston	Ont.	8	5	6	60.0	33.3	24	33	-27.3
Oshawa	Ont.	16	21	16	-23.8	0.0	67	59	13.6
Toronto	Ont.	244	294	250	-17.0	-2.4	1,155	1,066	8.3
Hamilton	Ont.	31	41	39	-24.4	-20.5	148	156	-5.1
St. Catharines - Niagara	Ont.	18	19	27	-5.3	-33.3	88	92	-4.3
Kitchener	Ont.	18	17	17	5.9	5.9	69	94	-26.6
London	Ont.	15	15	23	0.0	-34.8	71	96	-26.0
Windsor	Ont.	8	11	23	-27.3	-65.2	39	77	-49.4
Greater Sudbury	Ont.	7	4	6	75.0	16.7	21	20	5.0
Thunder Bay	Ont.	3	7	9	-57.1	-66.7	21	39	-46.2
Winnipeg	Man.	7	11	3	-36.4	133.3	42	57	-26.3
Regina	Sask.	3	7	10	-57.1	-70.0	26	52	-50.0
Saskatoon	Sask.	6	7	7	-14.3	-14.3	28	44	-36.4
Calgary	Alta.	44	38	40	15.8	10.0	171	186	-8.1
Edmonton	Alta.	24	27	21	-11.1	14.3	77	101	-23.8
Abbotsford	B.C.	2	4	2	-50.0	0.0	11	10	10.0
Vancouver	B.C.	51	30	41	70.0	24.4	184	190	-3.2
Victoria	B.C.	13	5	8	160.0	62.5	35	30	16.7

Table 15: Proposals Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
St. John's	N.L.	4	5	12	-20.0	-66.7	25	63	-60.3
Halifax	N.S.	40	59	50	-32.2	-20.0	188	221	-14.9
Saint John	N.B.	32	18	21	77.8	52.4	84	51	64.7
Saguenay	Que.	18	23	13	-21.7	38.5	79	80	-1.3
Québec	Que.	69	72	54	-4.2	27.8	292	269	8.6
Sherbrooke	Que.	23	22	16	4.5	43.8	72	44	63.6
Trois-Rivières	Que.	18	16	8	12.5	125.0	79	64	23.4
Montréal	Que.	867	911	617	-4.8	40.5	3,326	2,760	20.5
Ottawa - Gatineau	Ont./Que.	273	319	270	-14.4	1.1	1,111	1,115	-0.4
Kingston	Ont.	35	32	30	9.4	16.7	113	106	6.6
Oshawa	Ont.	102	140	103	-27.1	-1.0	492	413	19.1
Toronto	Ont.	1,688	1,728	1,422	-2.3	18.7	6,410	5,711	12.2
Hamilton	Ont.	192	183	160	4.9	20.0	731	603	21.2
St. Catharines - Niagara	Ont.	111	68	88	63.2	26.1	359	334	7.5
Kitchener	Ont.	126	140	104	-10.0	21.2	532	440	20.9
London	Ont.	141	130	114	8.5	23.7	458	428	7.0
Windsor	Ont.	114	130	105	-12.3	8.6	440	353	24.6
Greater Sudbury	Ont.	33	47	19	-29.8	73.7	131	112	17.0
Thunder Bay	Ont.	18	14	5	28.6	260.0	50	33	51.5
Winnipeg	Man.	114	87	82	31.0	39.0	368	402	-8.5
Regina	Sask.	32	21	40	52.4	-20.0	119	175	-32.0
Saskatoon	Sask.	21	19	37	10.5	-43.2	100	161	-37.9
Calgary	Alta.	77	62	66	24.2	16.7	291	289	0.7
Edmonton	Alta.	155	142	117	9.2	32.5	536	495	8.3
Abbotsford	B.C.	14	15	16	-6.7	-12.5	43	49	-12.2
Vancouver	B.C.	237	208	161	13.9	47.2	781	667	17.1
Victoria	B.C.	36	48	32	-25.0	12.5	158	161	-1.9

Table 16 : Proposals Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q3 2008	Q2 2008	Q3 2007	Q2 2008 to Q3 2008	Q3 2007 to Q3 2008	09-30-2008	09-30-2007	% Change
St. John's	N.L.	0	1	1	-100.0	-100.0	1	1	0.0
Halifax	N.S.	5	9	1	-44.4	400.0	17	9	88.9
Saint John	N.B.	2	3	2	-33.3	0.0	9	4	125.0
Saguenay	Que.	0	0	1	--	-100.0	1	9	-88.9
Québec	Que.	15	19	14	-21.1	7.1	57	69	-17.4
Sherbrooke	Que.	1	3	1	-66.7	0.0	10	8	25.0
Trois-Rivières	Que.	4	4	0	0.0	--	14	10	40.0
Montréal	Que.	77	59	50	30.5	54.0	264	199	32.7
Ottawa - Gatineau	Ont./Que.	16	11	12	45.5	33.3	61	47	29.8
Kingston	Ont.	0	1	0	-100.0	--	2	6	-66.7
Oshawa	Ont.	1	2	1	-50.0	0.0	10	7	42.9
Toronto	Ont.	42	48	44	-12.5	-4.5	212	219	-3.2
Hamilton	Ont.	4	3	5	33.3	-20.0	24	20	20.0
St. Catharines - Niagara	Ont.	1	3	3	-66.7	-66.7	12	11	9.1
Kitchener	Ont.	5	6	2	-16.7	150.0	18	17	5.9
London	Ont.	1	1	4	0.0	-75.0	10	21	-52.4
Windsor	Ont.	12	3	1	300.0	1100.0	17	3	466.7
Greater Sudbury	Ont.	2	2	2	0.0	0.0	5	4	25.0
Thunder Bay	Ont.	0	0	0	--	--	2	4	-50.0
Winnipeg	Man.	0	3	1	-100.0	-100.0	3	9	-66.7
Regina	Sask.	3	1	3	200.0	0.0	10	14	-28.6
Saskatoon	Sask.	3	3	3	0.0	0.0	20	10	100.0
Calgary	Alta.	7	6	6	16.7	16.7	33	44	-25.0
Edmonton	Alta.	3	7	11	-57.1	-72.7	24	43	-44.2
Abbotsford	B.C.	0	1	0	-100.0	--	1	2	-50.0
Vancouver	B.C.	3	11	13	-72.7	-76.9	32	53	-39.6
Victoria	B.C.	2	1	1	100.0	100.0	7	9	-22.2